



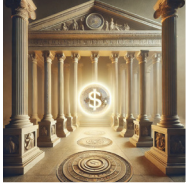
Financial Literacy with Mr. 401(k)
Winter Term 2024 - 2025
March 6, 2025

The Future

Class 29: Student Questions, Learning More, and Life Lessons



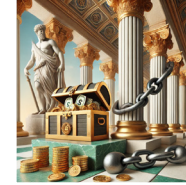
Course Recap by Module



1. Foundations of Money



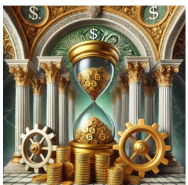
2. Making & Spending Money



3. Owning & Owing Stuff



4. Digital Assets: Bitcoin



5. Time Value of Money



6. Investments



7. The Future



Supplements: Cashflow

Start of Course Student Questions

Foundations of Money

- How does money get its worth?

Making & Spending Money

- How much can I spend from my paycheck?
- What's the right amount of money for savings?

Bitcoin

- How much is bitcoin worth?

Investing

- How much do stock values change month-to-month?

- What are the best/safest stocks to invest in? x4
- What influences stock values?
- How much money can you make from stocks in a year?
- What's a safe amount of money for retirement?

Seattle University Student Guest Questions

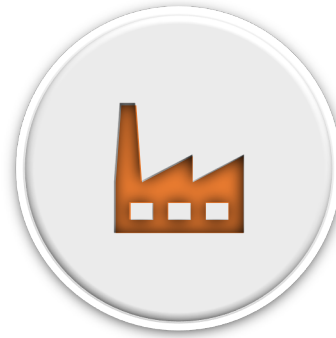
- Is it financially safe to invest in bitcoin now?
- How do you make finance fun?

Your Future Studies: Money Oriented Academic Disciplines



Accounting

the measurement, processing, and communication of financial and non-financial information about economic entities such as organizations and people.



Business

Administration

the art or science of overseeing all aspects of commercial enterprises.



Economics

the science that studies the production, distribution, and consumption of goods, services, and information.



Finance

the study and discipline of money, currency, and capital assets.

Learning More: Two 'Must Know' Microsoft Excel Functions

Future Value

- calculates the **future value** of an investment based on a constant interest rate.
- **=FV(rate, nper, pmt, [pv], [type])**

Present Value

- calculates the **present value** of a loan or investment, based on a constant interest rate.
- **=PV(rate, nper, pmt, [fv], [type])**

Learning More

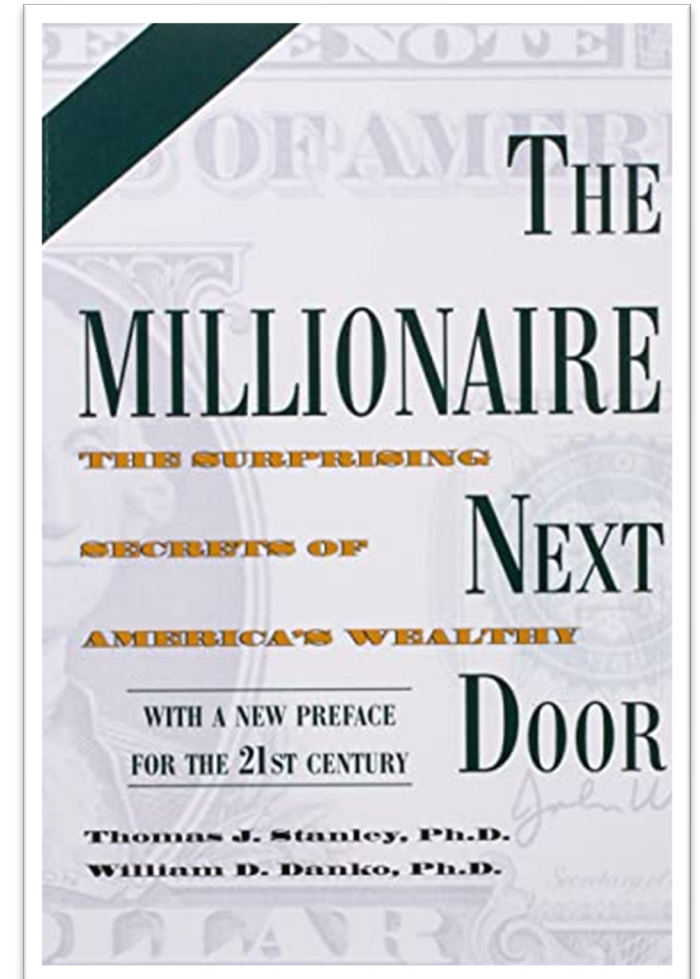
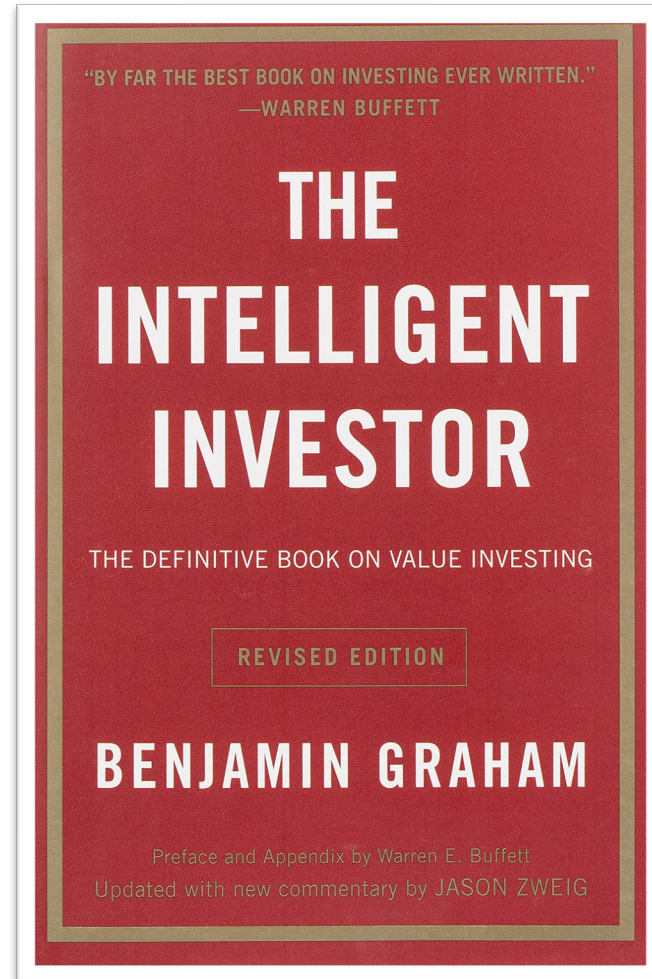
My Two Favorite Books on Investing and Personal Finance

The Intelligent Investor

by Benjamin Graham

The Millionaire Next Door

by Thomas Stanley and
William Danko



Learning More

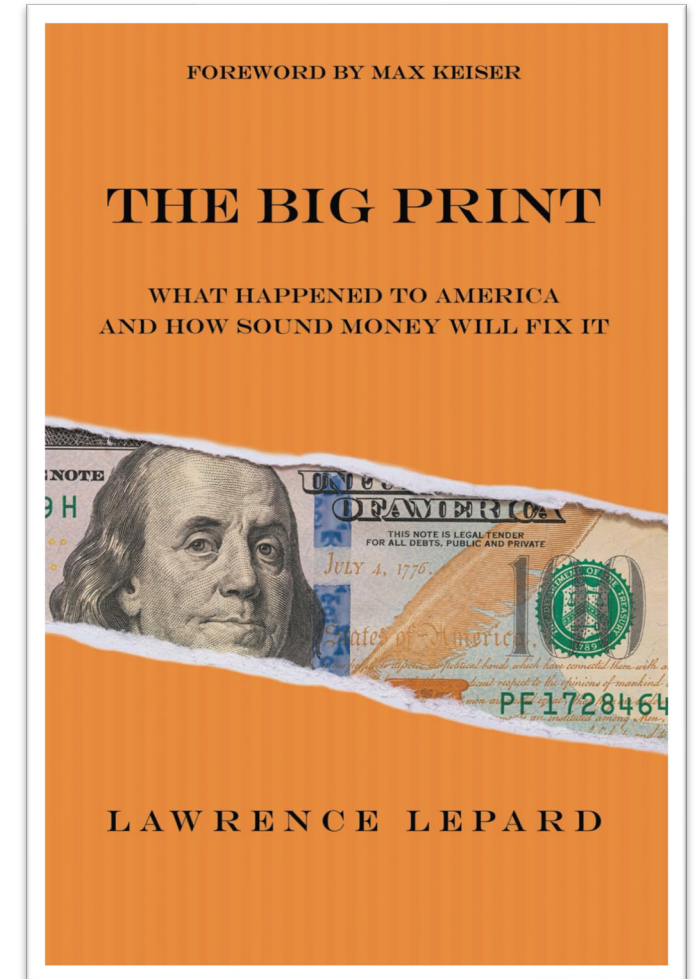
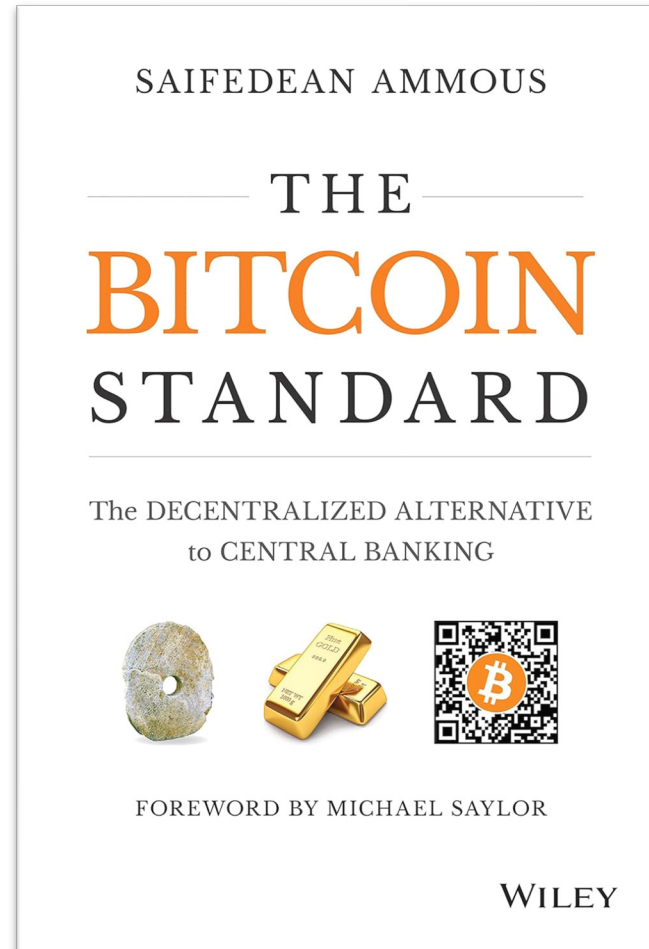
My Two Favorite Books on Bitcoin

The Bitcoin Standard

by Saifedean Ammous

The Big Print

by Lawrence Lepard

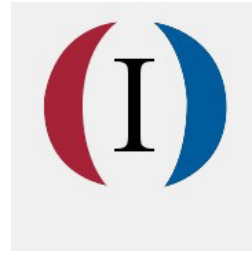


Learning More: Resources on Money and Investing



Investing.com

My favorite mobile app for economic data, financial market news, quotes, and streaming charts



Investopedia.com

My favorite online resource on economic, financial, and investment concepts



Lyn Alden

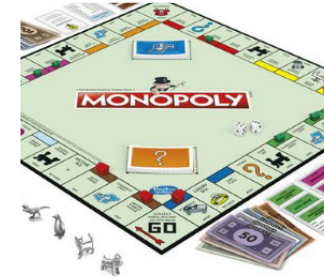
One of my favorite economists
[@LynAldenContact](https://lynalden.com) or
online at
<https://lynalden.com>

My Favorite Financial Board Games



CASHFLOW

If your passive income, the money you make from the things you own, exceeds your expenses, then you have attained next level financial independence. Cashflow teaches this concept in a fun way through a metaphor, “escape the rat race.”



MONOPOLY

What's not to love about the original financial board game? Pro tips: (1) focus on orange properties, (2) trade early, (3) build at least 3 houses on monopolies, (4) avoid the green properties, (5) manage your capital to take advantage of auction deals.

The Future: Two Technologies that May Change the World

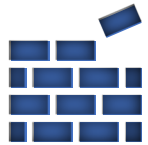


Artificial Intelligence



Bitcoin

The Future: Impactful Life Lessons



1

**People tend to
support what
they help to
create**



2

**Money is a
choice and
inflation robs
you of yours**



3

**The greatest
financial risk is
to have only
one source of
income**

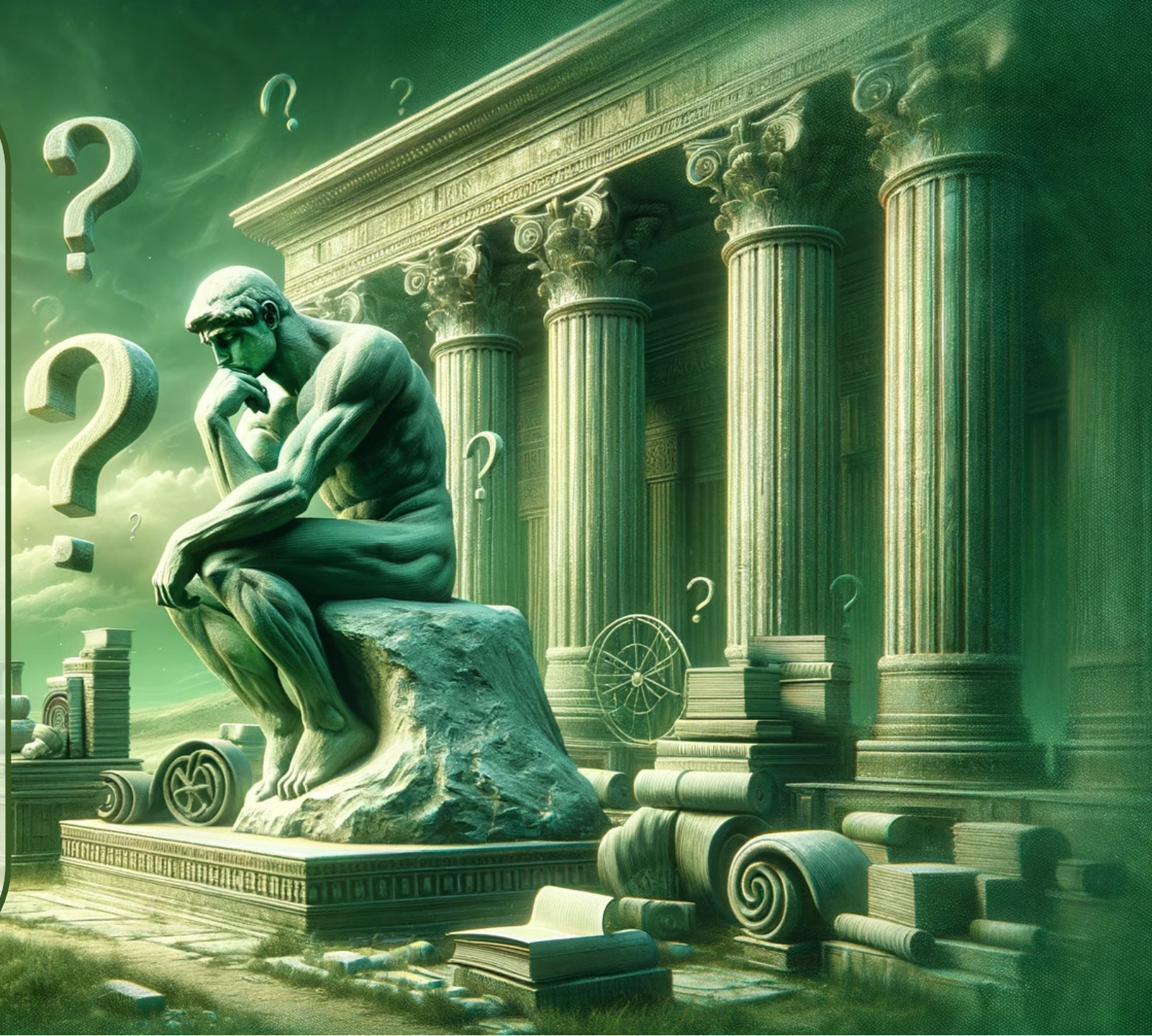


4

**Leave it better
than you found
it**

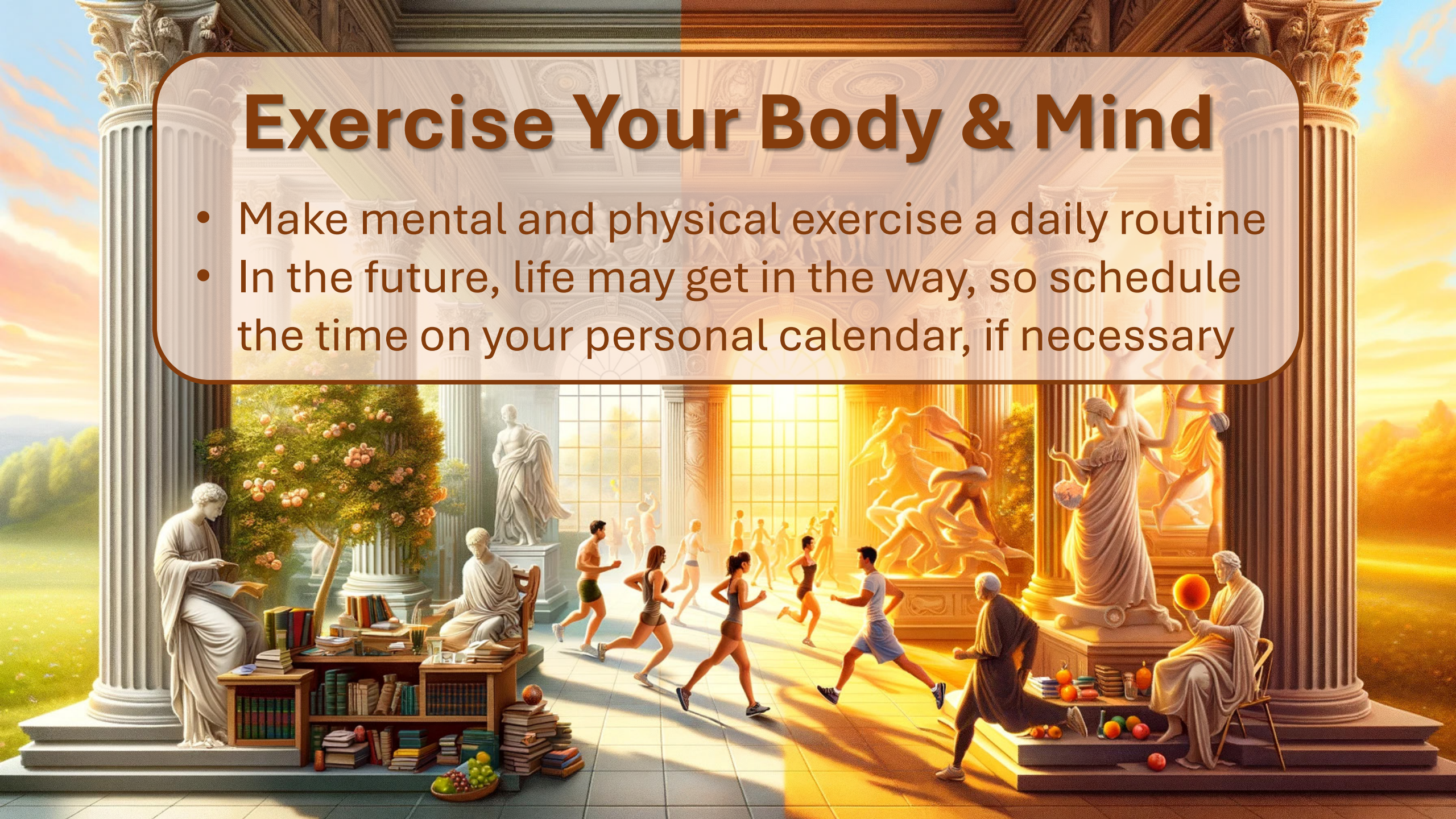
My Why?

- I believe everyone deserves an opportunity to attain a financially secure future. I help people with their money so they can live dignified lives on their own terms.
- Develop your personal “why,” in whatever you do in life.
- More than a slogan, your personal “why” is your purpose and passion.



Exercise Your Body & Mind

- Make mental and physical exercise a daily routine
- In the future, life may get in the way, so schedule the time on your personal calendar, if necessary

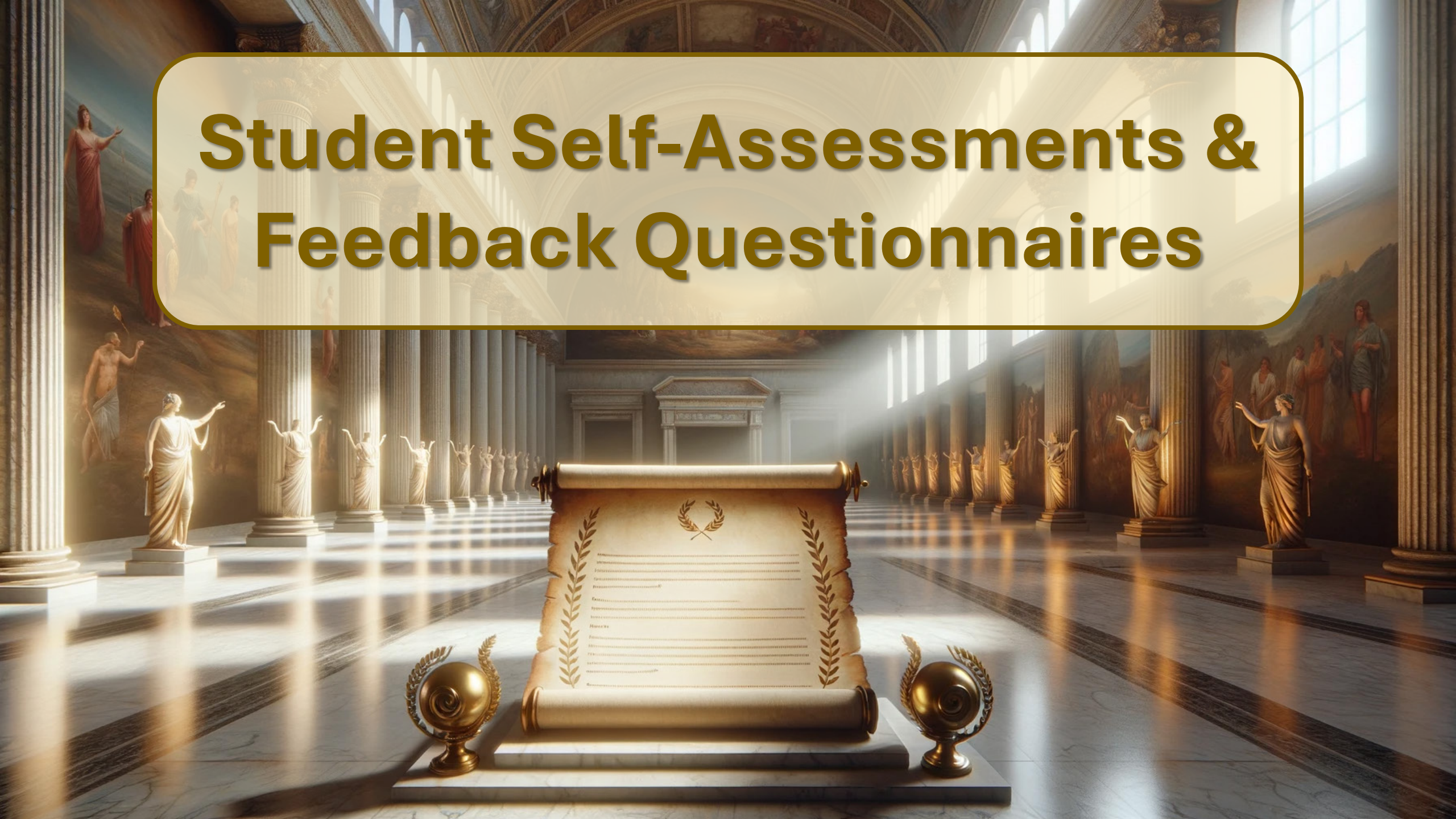




When You Stop Growing...

- Own a well-fitting suit – maybe more than one. 😊
- Wear suits more often than you think you need to.

Student Self-Assessments & Feedback Questionnaires





FinLit with Mr. 401(k) Three Key Takeaways

- Money today is always worth more than the same amount of money tomorrow.
- It is unsustainable for expenses to exceed income over long periods -- eventually you run out of things to sell, and you run out of people who will lend you money.
- Young investors have time horizon on their side -- those who start investing earlier in life can benefit more from compound investment growth and attain better long-term financial outcomes.

Ask Me Anything

with the time
we have
remaining



X @PETROS_USA

in <https://linkedin.com/in/petrosk>

Empowering Young Minds to
Understand Money

Financial Literacy with
Mr. 401(k)

<https://petros.us/about-finlit>

